

FIG 1A

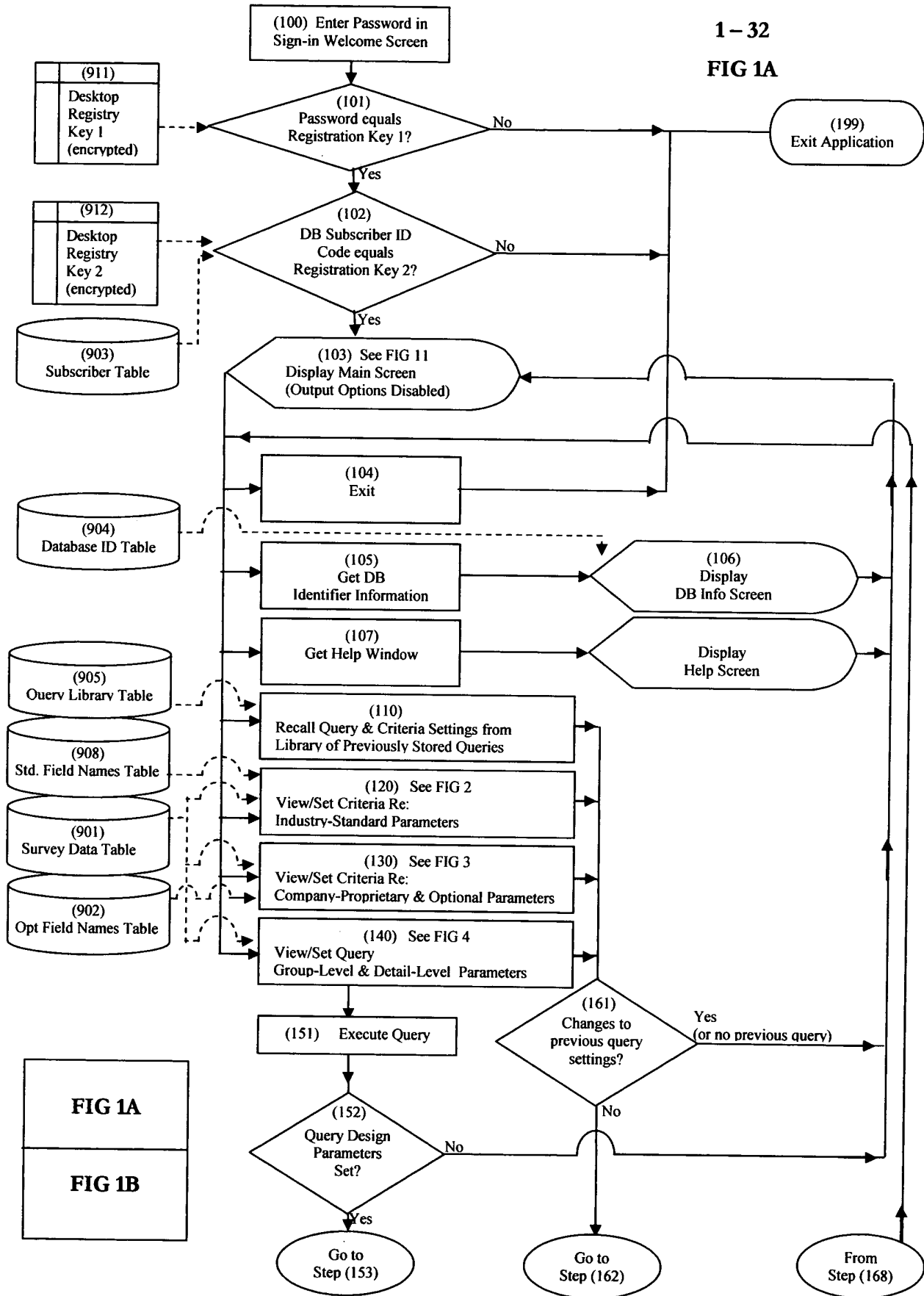


FIG 1B

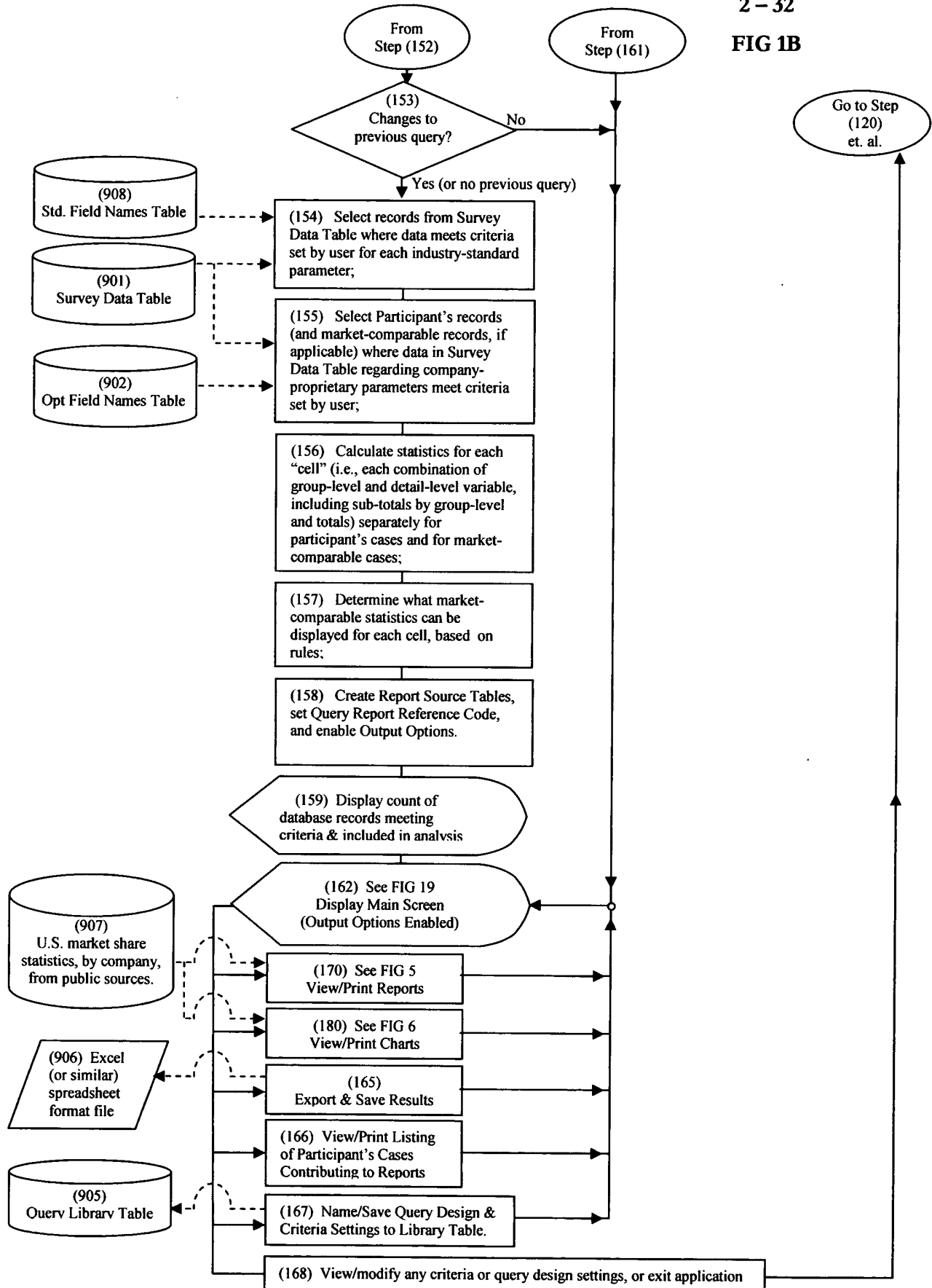


FIG 2

3 - 32

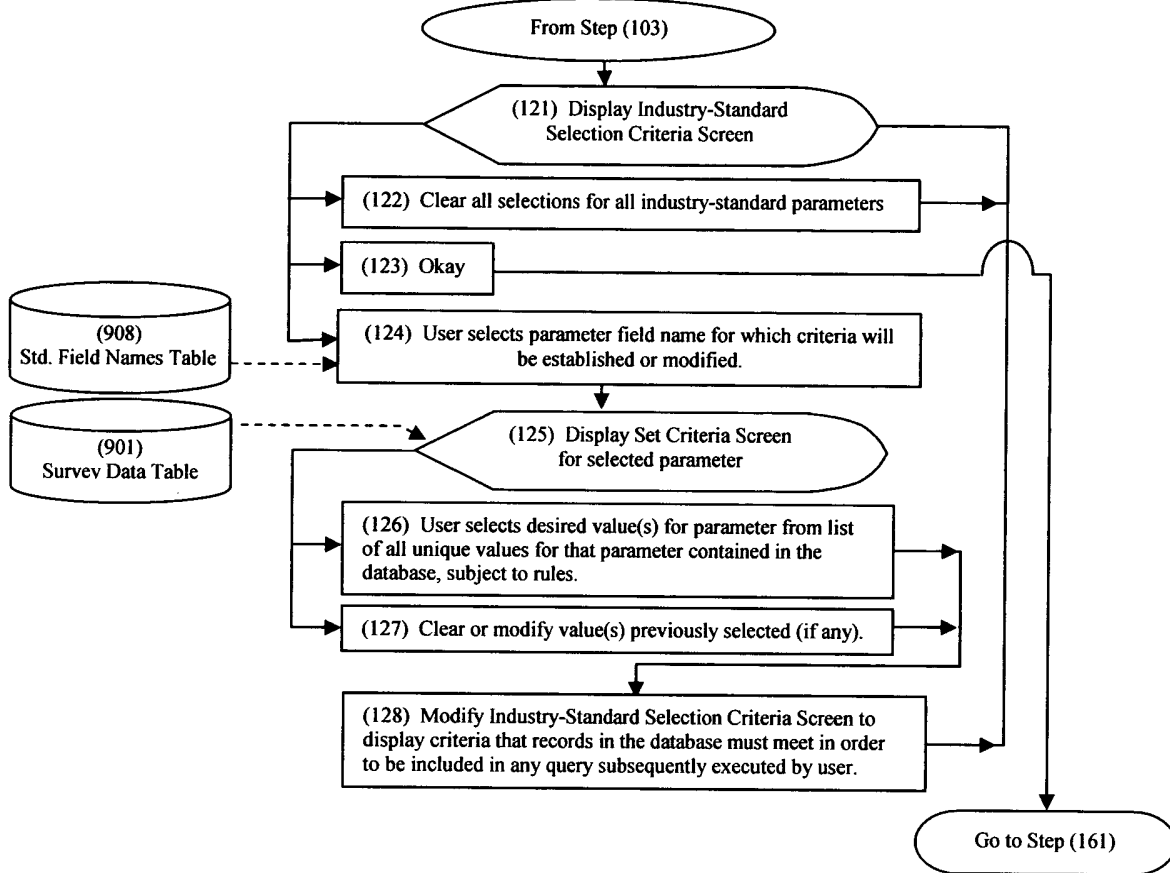


FIG 3

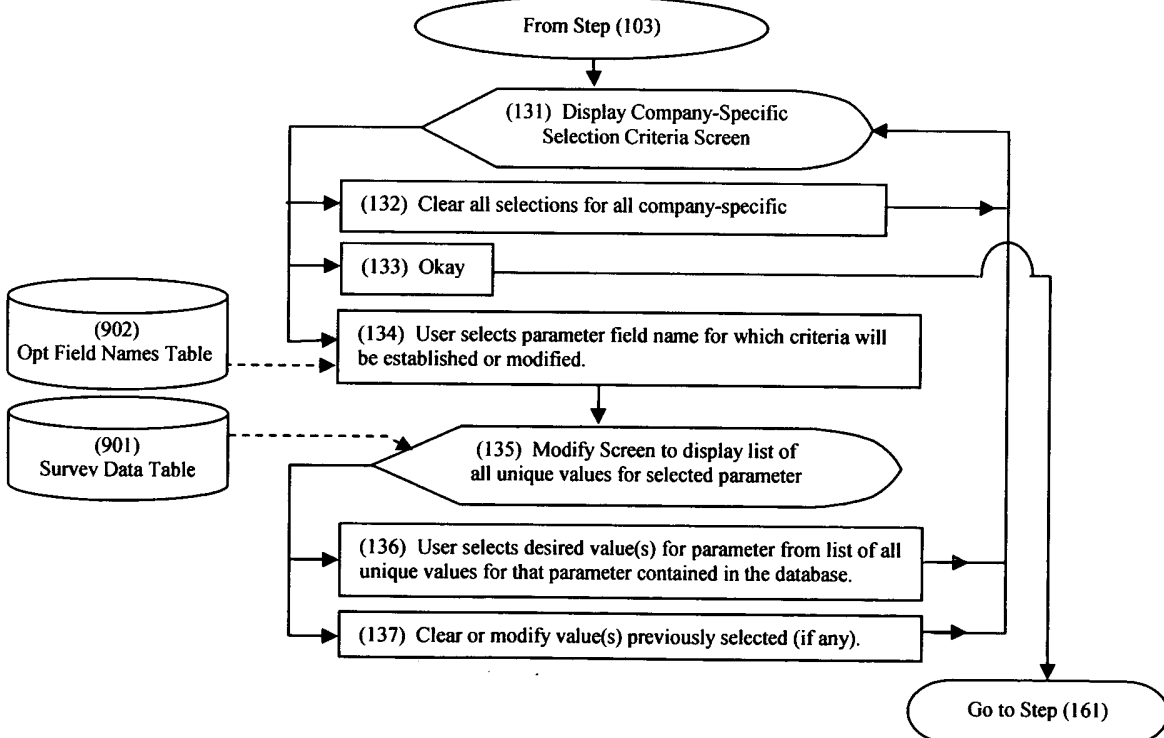


FIG 4

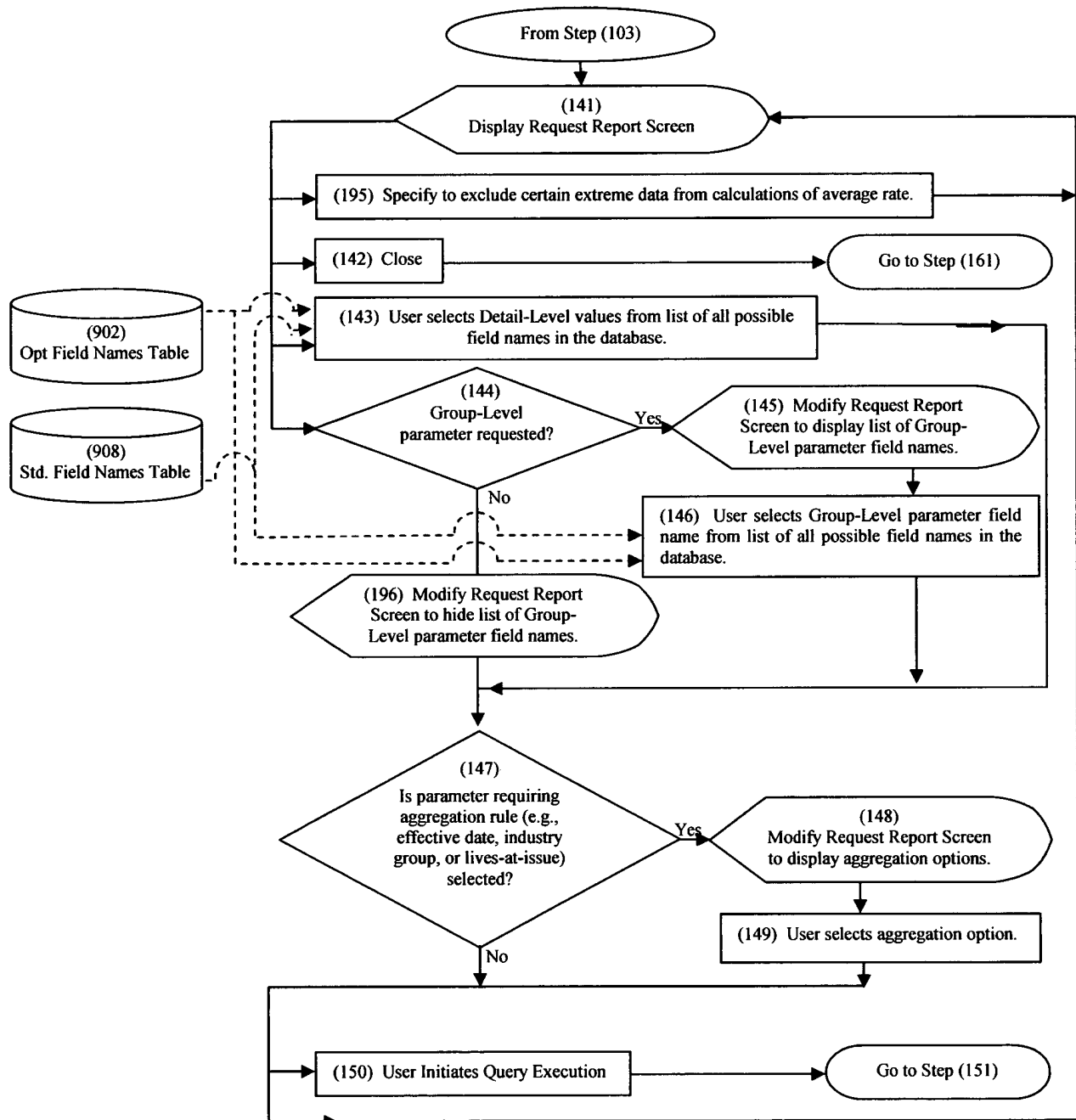


FIG 5

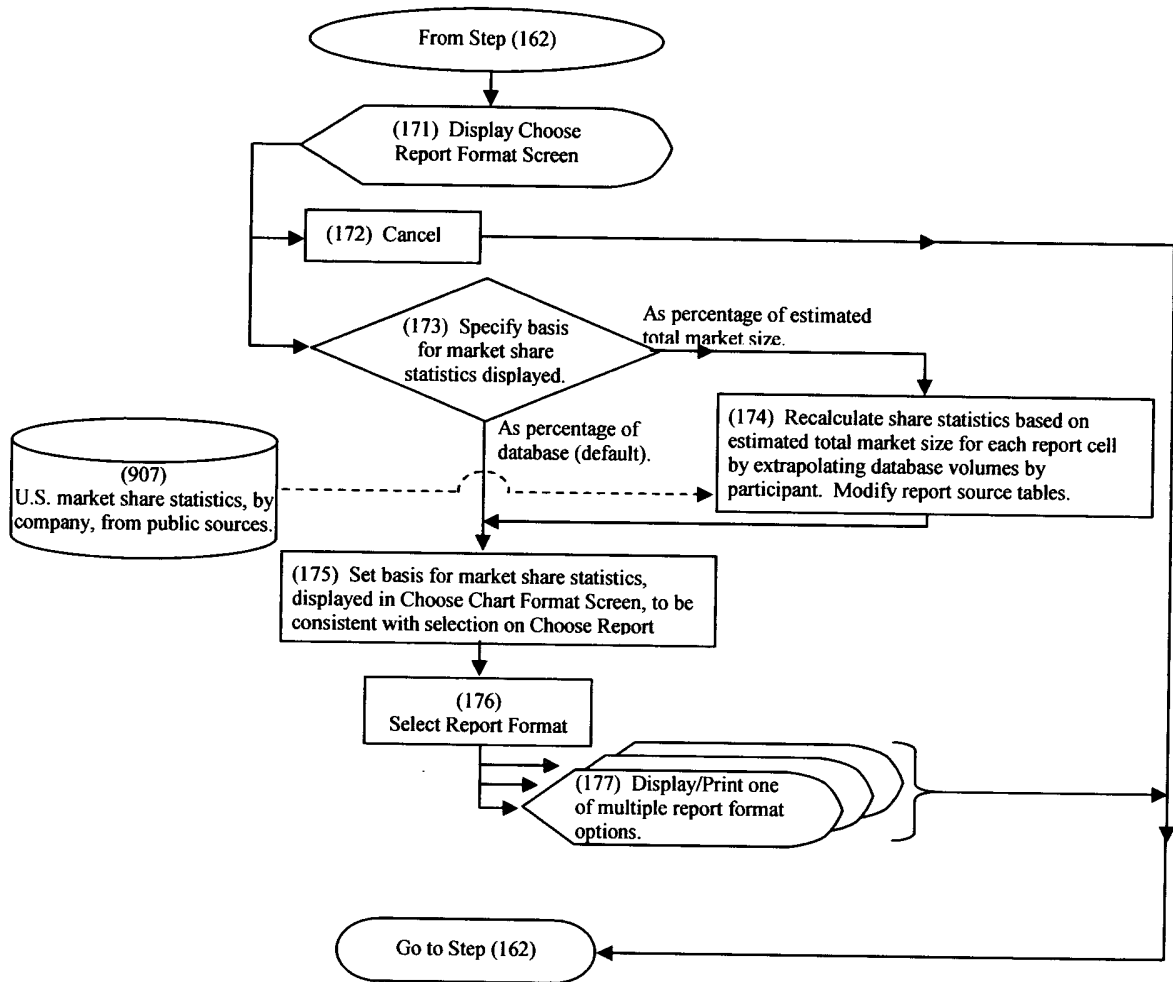


FIG 6

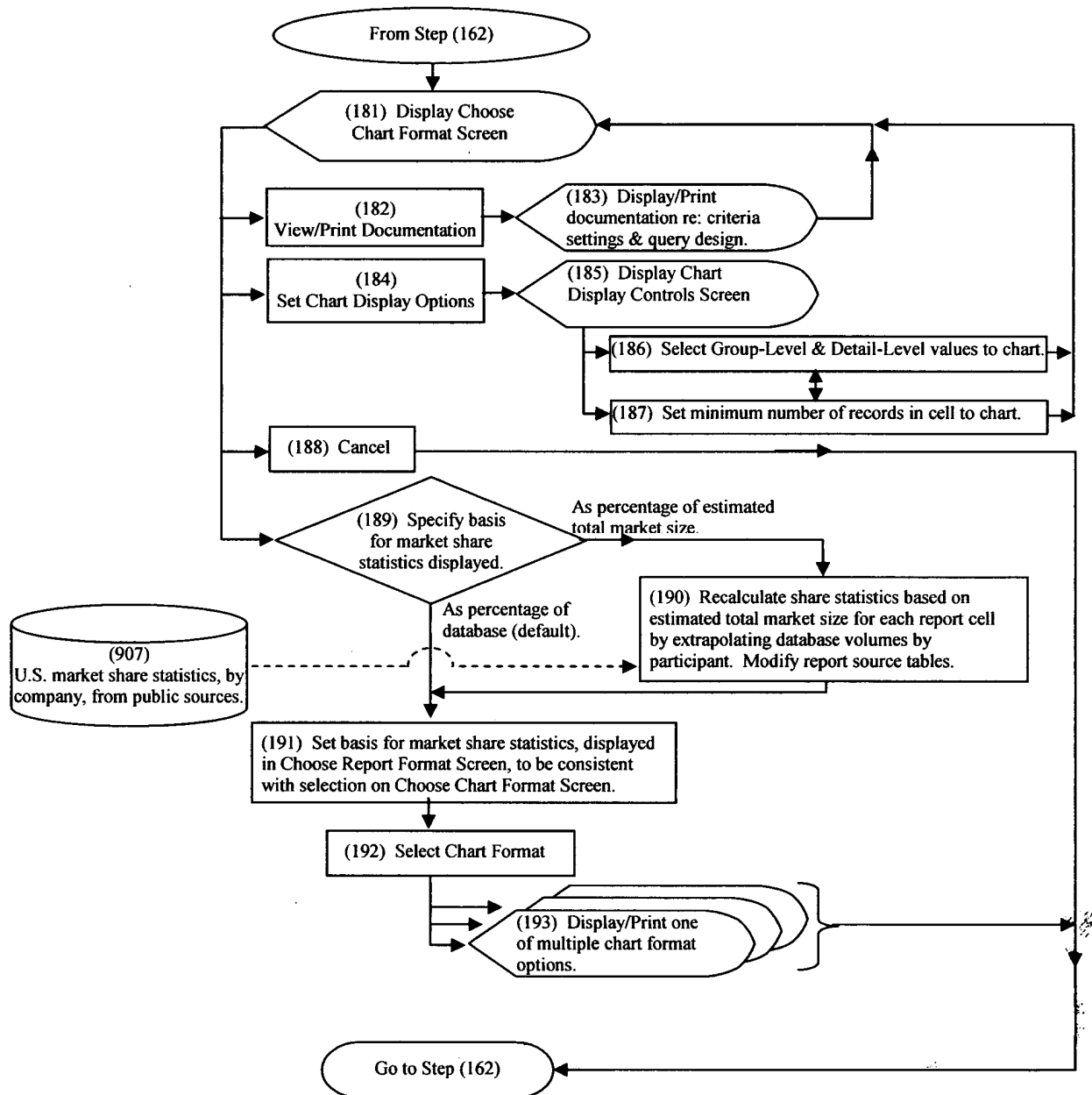


FIG 7

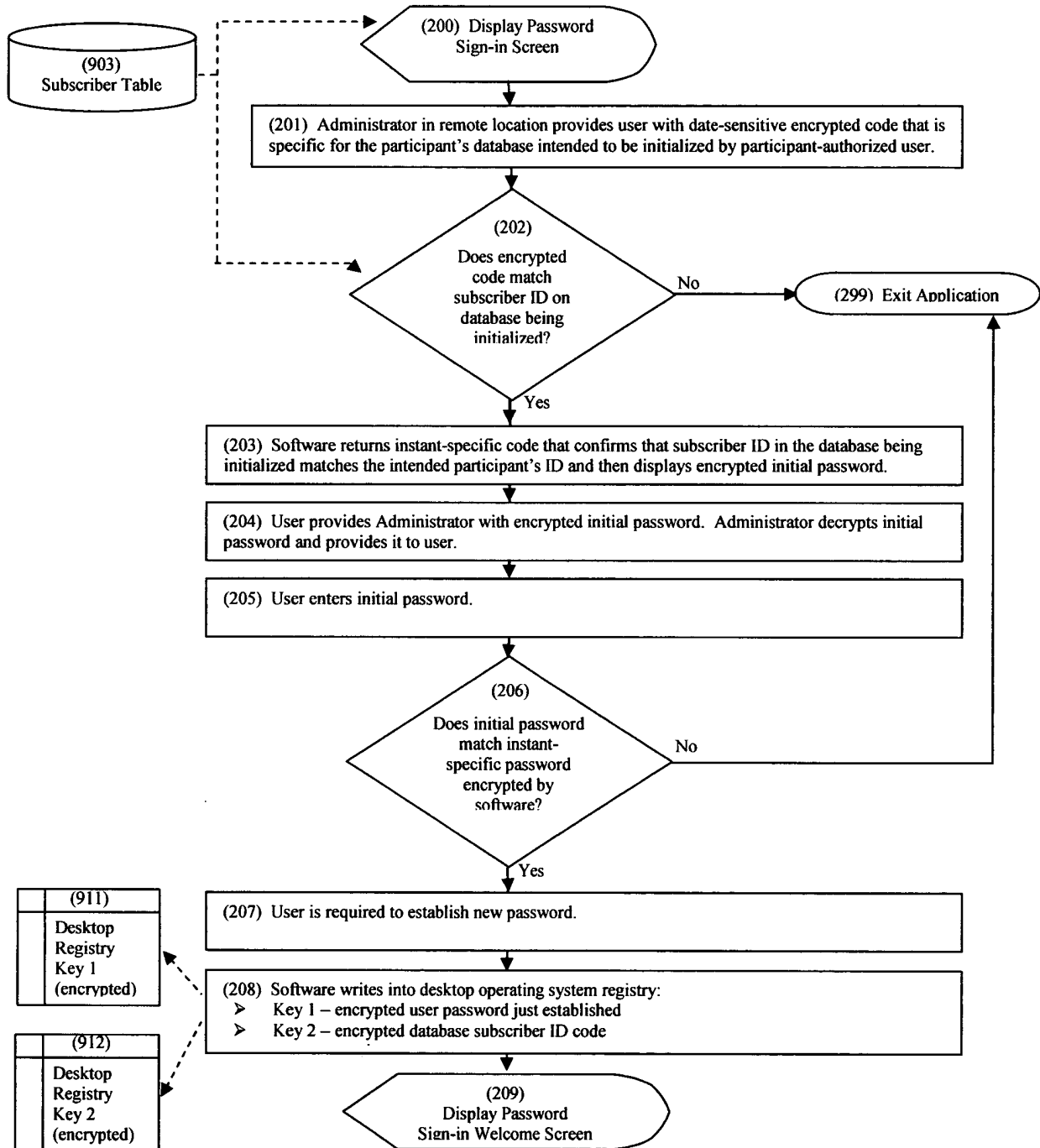
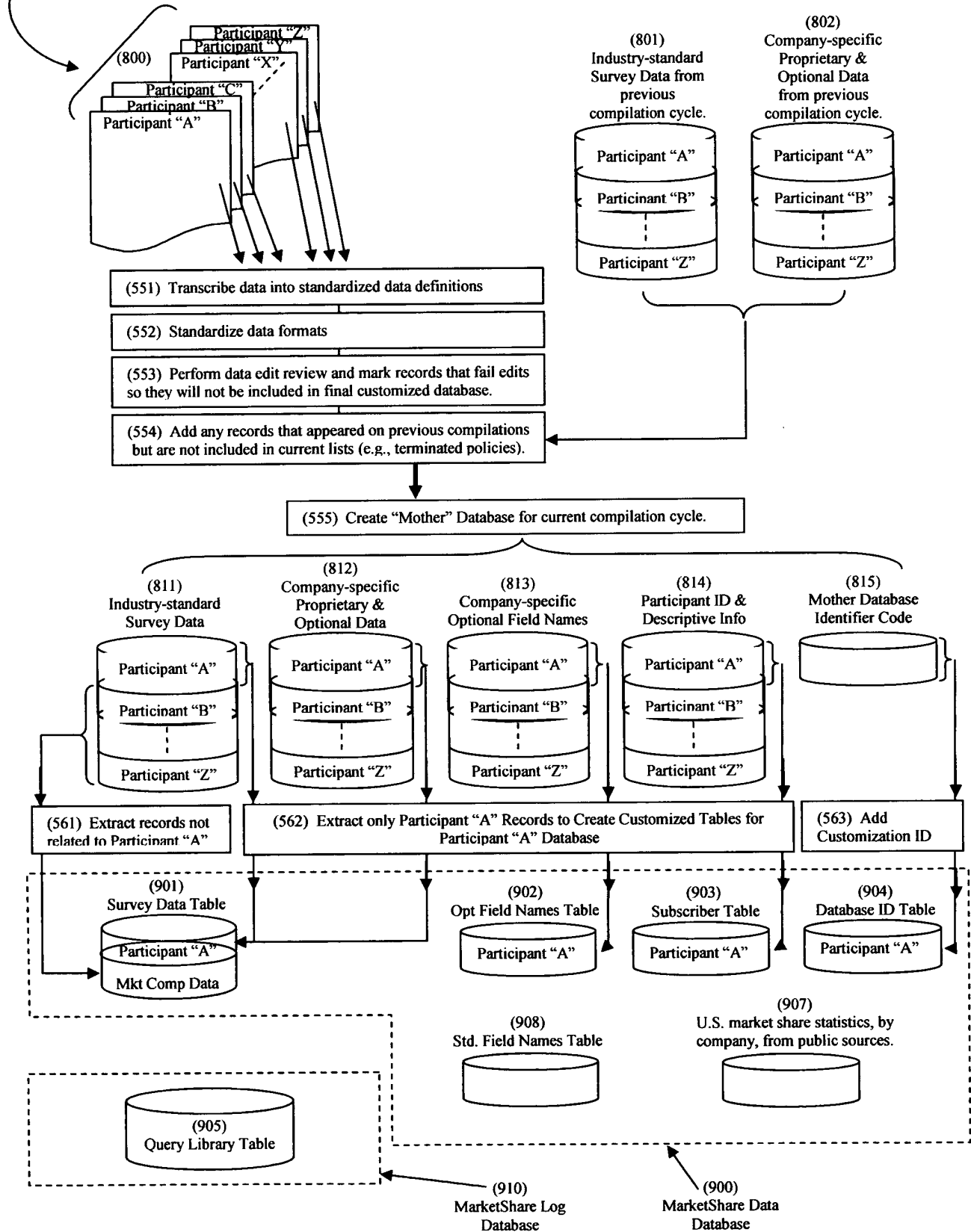
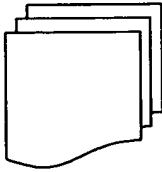


FIG 8

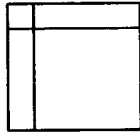
Records, in disparate formats from each participating company, of all sold policies or in-force policies satisfying criteria for inclusion in the database as of current date.



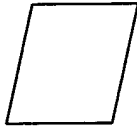
DESCRIPTIVE LEGEND: GRAPHICAL DRAWING SYMBOLS USED



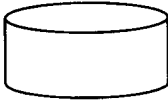
Records in disparate formats, in document or electronic form.



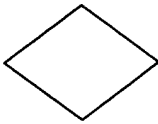
Internal storage on client desktop computer.



Data file in electronic spreadsheet format.



Direct-access data stored as tables in a secure database that can be read or written into only by the invention.



Decision



Action performed by user, or a process performed by the invention as a result of user action.



Display or update a screen image for user interaction.

Password Screen

Welcome to Group MarketShare's

LTD Market Share and Rate Analysis Software

** Facts and data about your business and competitive position, market-by-market*
** Apples-to-apples comparisons with market norms available from no other source*
** Effective reports and graphs you customize to spot trends and communicate results*

Developed for

Pinnacle Life & Casualty

Enter Password:

This software and market statistics database are confidential & proprietary property of Group MarketShare, LLC intended for the sole use of Pinnacle Life & Casualty, its officers and employees.

FIG 10

MainScreen : Form

LTD Market Share and Rate Resource
 Powered by Group MarketShare, LLC

View/Print Reports & Graphs

☐ Set Industry-Standard Criteria <
☐ Set Company-Specific Criteria <

Design/Run Query <

View/Print Reports
 View/Print Graphs
 Export Detail to Excel
 View/Print Case Listing

Query of queries

☐ Add Current Query to Library
☐ Recall Saved Query from Library

FIG 11

About Group MarketShare

Copyright © 2000 Group MarketShare, LLC. All Rights Reserved

Address: 10000 North Central Expressway
 Suite 1000
 Dallas, Texas 75243
 Phone: (214) 416-1000
 Fax: (214) 416-1001

The Group MarketShare database and software are the intellectual property of Group MarketShare, LLC. The software is provided under a license agreement. The user must agree to the terms of the license agreement before using the software. The software is not to be used for any other purpose than the one for which it was designed. The software is not to be used for any other purpose than the one for which it was designed.

FIG 12

FIG 13

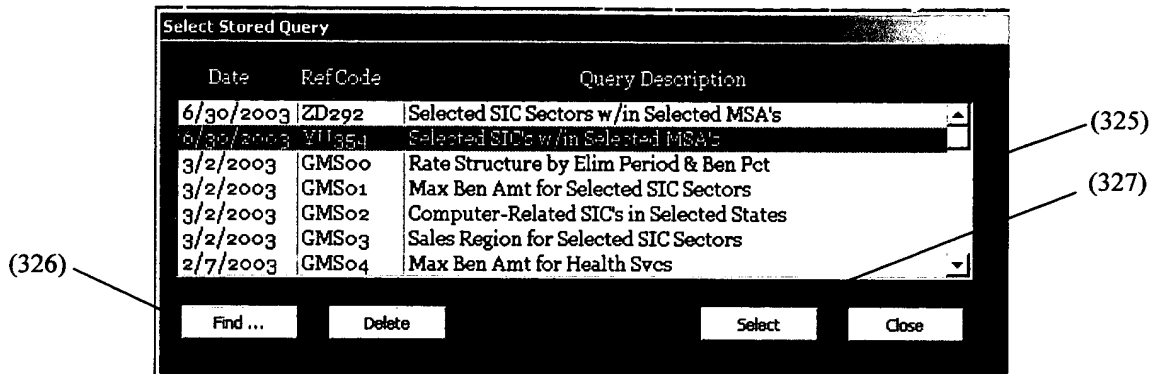


FIG 14

Set Selection Criteria

Set Criteria for Cases Included in Report:

From Date: 1/1/2001 To Date: 6/1/2002

Plan Design Characteristics

Benefit Percentage

Max Benefit Period

Max Benefit Amount: \$5,000 to \$12,000

SS Integration

Own Occ Period

Elim Period (Days)

Contributory

Min Benefit Amount

Product Type

Policy Status

Demographic Characteristics

Age: 10 to 250

State(s)

MSA(s)

Industry Group(s)

Okay Reset All

FIG 15

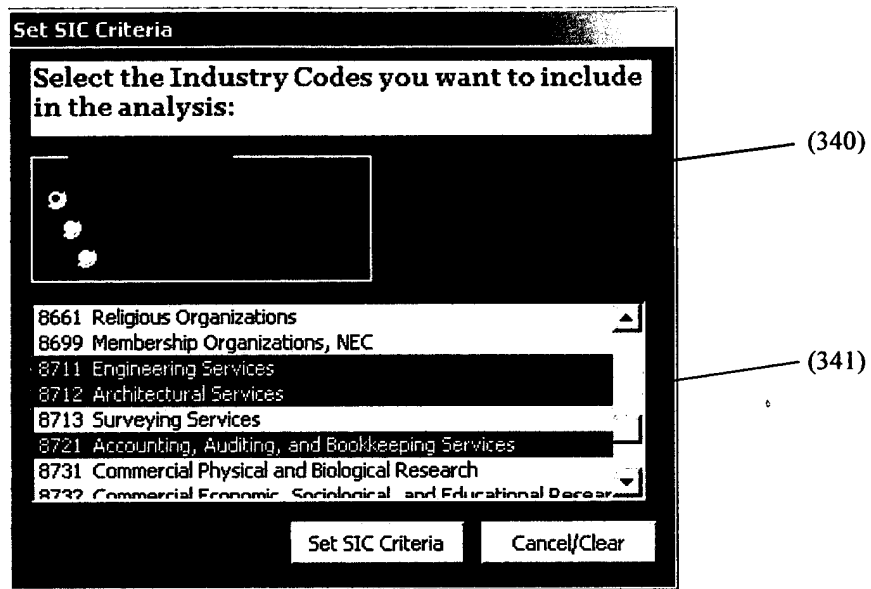


FIG 16

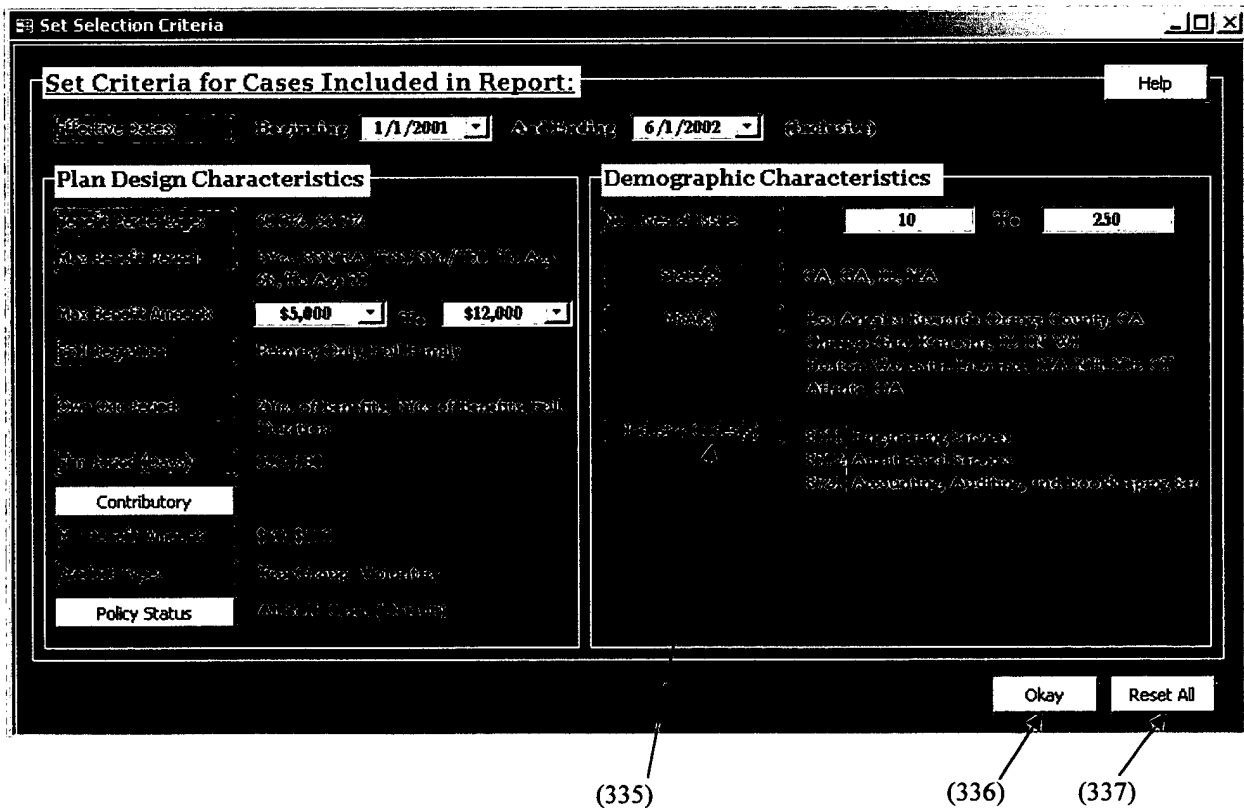


FIG 17

(350)

(351)

Set Selection Criteria

Set Company-Specific Criteria for Cases Included in Report:

Help

Sales Region

Central
East
South
West

Aggressive
Favorable
Neutral
Watch

Admna
Balt/Wash
Boston
Charlotte
Chicago
Dallas

Broker

Alexander, A
Alexander, E
Alexander, O
Feeney, R
Feeney, S
Feeney, U

Okay

Reset All

(352)

(353)

FIG 18

(362)

(361)

Request Report : Form

Report Design Parameters:

Help

Group Level: MSACode

Report Level: SIC Code

Sales Office
Sales Region
SIC Code
SIC Major Group
SIC Sector
SSIIntegration
State
Underwriter

☒ MSACode will be used for custom parameters

Remove & keep name

Run Query

Close

(360)

(363)

(364)

(365)

FIG 19

MainScreen : Form

LTD Market Share and Rate Resource

Powered by Group MarketShare, LLC

Set Criteria

☒ Set Industry-Standard Criteria *Criteria in effect.*

☐ Set Company-Specific Criteria

Design/Run Query

Queries

☒ View/Print Reports *Current report is by SIC Code Within MSA Code*

☐ View/Print Graphs *Report Reference Number is ZA60*

☐ Export Detail to Excel

☐ View/Print Case Listing

Reports

☐ Add Current Query to Library

☐ Recall Saved Query from Library

Info Help Exit

(312)

(313)

(314)

(315)

(316)

(317)

(318)

(319)

FIG 20

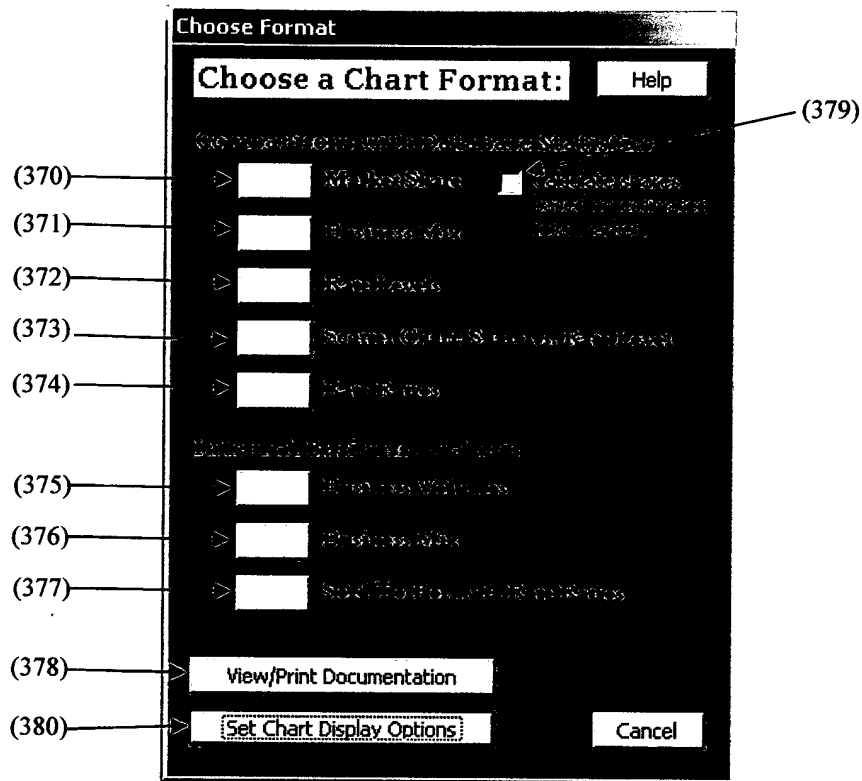


FIG 21

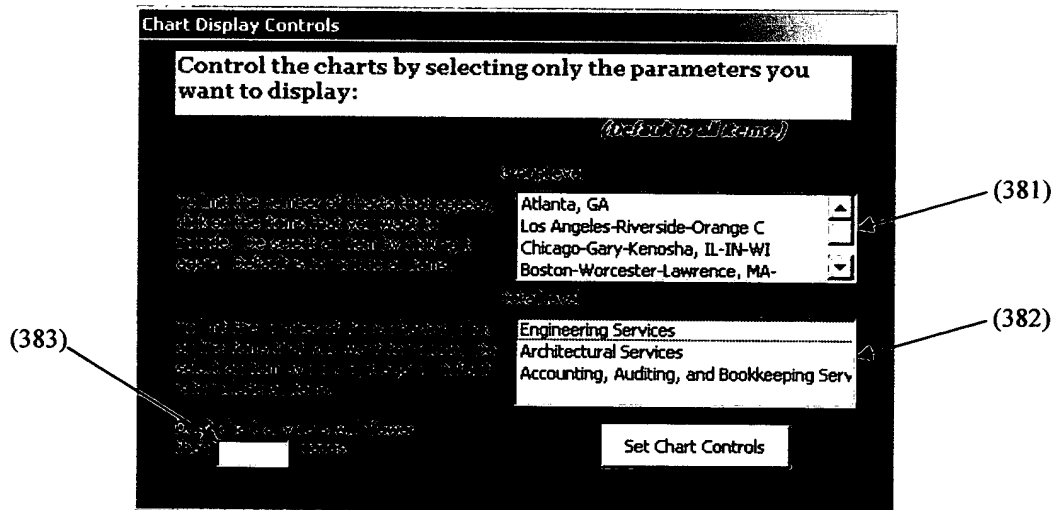


FIG 22

Choose Format

Choose a Report Format: Help

(390) ☐ **Detail-Level** Show data about the company and its subsidiaries. Includes a list of all subsidiaries.

(391) ☐ **Company-Level** Show information for the company and its subsidiaries. Includes a list of all subsidiaries.

(392) ☐ **Share and Rate Level** Show information about the company and its subsidiaries. Includes a list of all subsidiaries.

(393) ☐ Calculate rates based on selected data. Cancel

FIG 23

Set Query Description

(394) RefCode Add a Description for Your Query Here (max 50 characters) (395)

Save Query Cancel

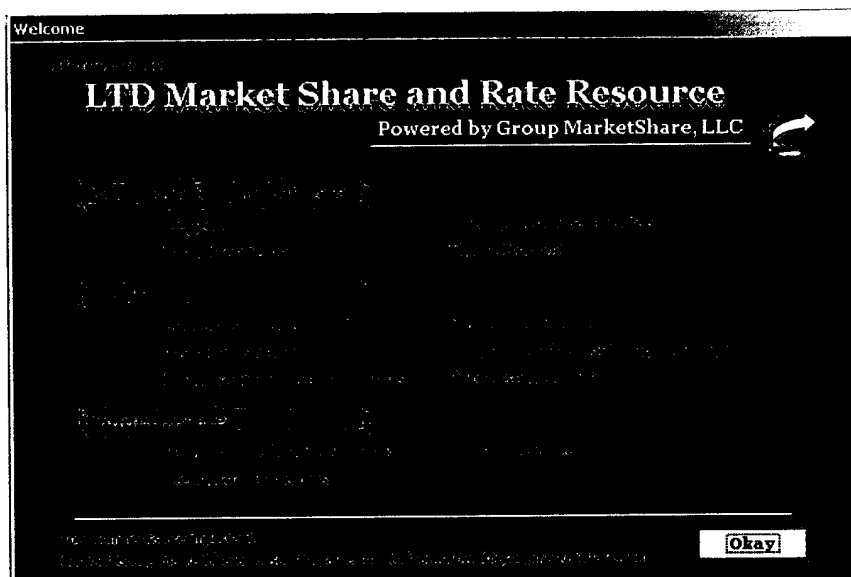


FIG 24

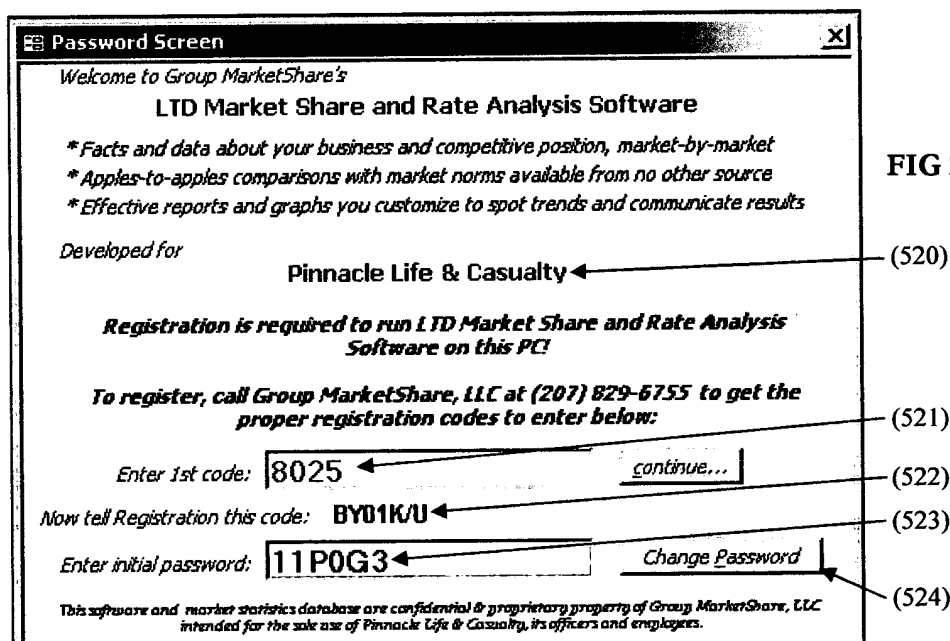


FIG 25

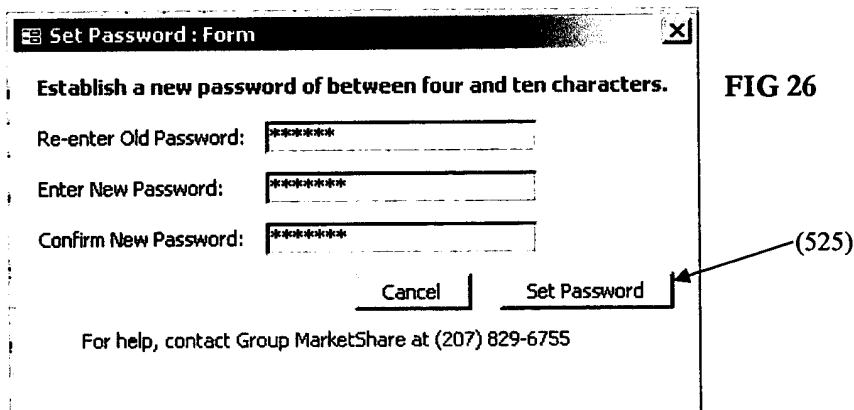


FIG 26

FIG 27

Cover Page

Market Share and Relative Rate Level Statistics

Analysis By: SIC Code Within MSACode

The Following Constraints Were Applied When Selecting Cases Included in this Report

Effective Date Range: From 1/1/2001 To 6/1/2002 Case Size: From 10 To 250 Lives at Issue
Benefit Percentage: 80.0%; 88.7% State: Metropolitan Area:
Max Benefit Period: SSNRA, T85/5Y/T70; To Age 65; To Age 67; To Age 70 Boston-Worcester-Law, Phoenix-Mesa, AZ
Max Benefit Amount: From \$5000 To \$12000
SS Integration Method:
Own Occ Period: 2Yrs of Benefits; 5Yrs of Benefits; Full Duration
Elimination Period: 080; 180
Contributory Covg:
Min Benefit Amount: \$50; \$100
Product Type: True Group
Policy Status: All Sold Cases
Sales Region: Risk Class: Sales Office: Broker: Underwriter: :
Industry:
7311Advertising Agencies; 7371Computer Programming; 8711Engineering Services; 8721Accounting, Auditing

Monday, July 14, 2003
Report Reference Code: MH731

Strictly Confidential Information. Property of Pinnacle Life & Casualty

Calculations of average rate statistics ignore extreme outlier cases.

FIG 28

Data Grouped by:									
Market Share Statistics									
Average Rate Level Statistics									
SIC Code	MSACode	No. of MktComp Co's	Annual Premium (000's)	Plans Sold	Lives Sold	Pinnacle MktComp % Share	Pinnacle MktComp % Share	PinnacleFormula Mkt Comp Rate % Mkt	Mkt Sold Rate
(411)	Phoenix-Mesa, AZ	3	\$19	12	105	7.69%	105	0.21%	71%
(410)	Computer Programming Services	3	\$19	12	105	7.69%	105	0.21%	71%
(410)	Accounting, Auditing, and Bookkeeping Services	<3	\$5	1	25	0.29%	25	0.33%	0.30%
(410)	>> Group Totals	4	\$24	13	130	7.98%	130	0.25%	75%
(426)	Boston-Worcester-Lawrence, MA-	<3	\$0	0	0	0.00%	0	0.00%	0.00%
(426)	Advertising Agencies	<3	\$0	0	0	0.00%	0	0.00%	0.00%
(426)	Computer Programming Services	6	\$23	2	87	2.20%	87	0.34%	118%
(426)	Engineering Services	6	\$24	1	215	2.94%	215	0.39%	110%
(426)	Accounting, Auditing, and Bookkeeping Services	5	\$11	15	138	11.76%	138	0.51%	144%
(426)	>> Group Totals	6	\$55	18	345	13.38%	345	0.62%	159%
(426)	MSACode	>>> TOTALS	\$0	7	0	0.00%	0	0.00%	0.28%
(419)	Computer Programming Services	6	\$43	3	192	4.47%	192	0.29%	103%
(419)	Engineering Services	6	\$50	1	215	2.70%	215	0.39%	112%
(419)	Accounting, Auditing, and Bookkeeping Services	5	\$16	17	68	11.62%	68	0.53%	140%
(427)	>> Group Totals	6	\$109	20	475	8.79%	475	0.41%	135%
(427)	MSACode	>>> TOTALS	\$109	20	475	8.79%	475	0.41%	135%

Monday, July 14, 2008

Report Reference Code: MHT31

Page 2 of 2

Calculations of average rate statistics ignore extreme outlier cases.

(430)

20 - 32
FIG 29

Source Data Information				Rate Level Statistics					
Data Grouped by: SIC Code Within MSA Code	Number of Contributors	Number of Cases	Number of Lives					Avg Rate	
				Sold	Annual Premium Formula	Ratio	Per Life	Sold	Formula Ratio
Data For: Pinnacle									
Phoenix-Mesa, AZ									
MSA Code									
Computer Programming Services	1		105	\$18,630	\$19,668	94.7%	\$177	0.21%	0.22%
Accounting, Auditing, and Bookkeeping Services	1		25	\$5,282	\$5,916	89.3%	\$211	0.29%	0.33%
>> Group Totals	2		130	\$23,913	\$25,584	93.5%	\$184	0.25%	0.28%
Boston-Worcester-Lawrence, MA-									
MSA Code									
Computer Programming Services	2		87	\$24,388	\$28,336	86.2%	\$283	0.34%	0.39%
Engineering Services	1		215	\$50,156	\$65,352	76.7%	\$233	0.39%	0.51%
Accounting, Auditing, and Bookkeeping Services	2		43	\$10,570	\$13,344	79.2%	\$246	0.51%	0.62%
>> Group Totals	5		345	\$85,114	\$107,232	79.6%	\$247	0.41%	0.51%
>>> TOTALS									
MSA Code									
Computer Programming Services	3		192	\$43,218	\$48,204	89.7%	\$225	0.29%	0.33%
Engineering Services	1		215	\$50,156	\$65,352	76.7%	\$233	0.39%	0.51%
Accounting, Auditing, and Bookkeeping Services	3		68	\$15,852	\$19,260	82.3%	\$233	0.44%	0.53%
>> Group Totals	7		475	\$109,227	\$132,816	82.2%	\$230	0.37%	0.44%

Monday, July 14, 200

Report Reference Code: MH731

Calculations of average rate statistics ignore extreme outlier cases.

Page 2 of 3

Strictly Confidential Information. Property of Pinnacle Life & Casualty

(435)

FIG 30

Data Grouped by: SIC Code Within MSA Code		Source Data Information				Rate Level Statistics				
		Number of Contributors	Number of Cases	Number of Lives	Sold	Annual Premium Formula	Ratio	PerLife	Avg Rate Sold Formula Ratio	Sold Rate
Data For: Market Comparables										
MSA Code Phoenix-Mesa, AZ										
Advertising Agencies	<3	<3								
Computer Programming Services	3	12	527		\$109,900		\$209	0.30%		0.07%
Engineering Services	<3	<3								
Accounting, Auditing, and Bookkeeping Services	<3	<5								
>> Group Totals	4	18	679		\$140,209		\$206	0.32%		0.10%
MSA Code Boston-Worcester-Lawrence, MA-										
Advertising Agencies	<3	6								
Computer Programming Services	6	89	3,831		\$813,643		\$212	0.28%		0.10%
Engineering Services	6	33	1,369		\$244,380		\$179	0.35%		0.13%
Accounting, Auditing, and Bookkeeping Services	5	15	382		\$111,937		\$293	0.39%		0.13%
>> Group Totals	6	143	5,719		\$1,205,606		\$211	0.31%		0.11%
MSA Code >>> TOTALS										
Advertising Agencies	<3	7								
Computer Programming Services	6	101	4,358		\$923,543		\$212	0.28%		0.09%
Engineering Services	6	36	1,450		\$257,677		\$178	0.35%		0.13%
Accounting, Auditing, and Bookkeeping Services	5	17	425		\$120,521		\$284	0.39%		0.13%
>> Group Totals	6	161	6,398		\$1,345,814		\$210	0.31%		0.11%

Monday, July 14, 200

Strictly Confidential Information. Property of Pinnacle Life & Casualty

Page 3 of 3

Report Reference Code: MHT31

Calculations of average rate statistics ignore extreme outlier cases.

(442)

FIG 32

Data Grouped by: SIC Code Within MSA Code		Source Data Information			Rate Level Statistics					
		Number of Contributors	Number of Cases	Number of Lives	Sold	Annual Premium Formula	Ratio	Per Life	Avg Rate Sold Formula Ratio	Sold Dev Sold Rate
SIC Code	MSA Code	>>> TOTALS								
Advertising Agencies	Market Comparables	<3	7							
Computer Programming Services	Pinnacle		3	192	\$43,218	\$48,204	89.7%	\$225	0.29%	0.33%
	Market Comparables	6	101	4,358	\$923,543			\$212	0.28%	0.08%
Engineering Services	Pinnacle		1	215	\$50,156	\$65,352	76.7%	\$233	0.39%	0.51%
	Market Comparables	6	36	1,450	\$257,677			\$178	0.35%	0.13%
Accounting, Auditing, and Bookkeeping Services	Pinnacle		3	68	\$15,852	\$19,260	82.3%	\$233	0.44%	0.53%
	Market Comparables	5	17	425	\$120,521			\$284	0.39%	0.13%
>> Group Totals	Pinnacle		7	475	\$109,227	\$132,816	82.2%	\$230	0.37%	0.44%
	Market Comparables	6	161	6,398	\$1,345,814			\$210	0.31%	0.11%

1

Monday, July 14, 200

Strictly Confidential Information. Property of Pinnacle Life & Casualty

Page 3 of 3

Report Reference Code: MHT31

Calculations of average rate statistics ignore extreme outlier cases.

Chart Documentation Cover Page

Analysis By: SIC Sector Within MSA Code

The Following Constraints Were Applied When Selecting Data to be Charted:

Effective Date Range: From 1/1/2001 To 6/1/2002 Case Size: From 10 To 350 Lives at Issue

Benefit Percentage: 80.0%

Max Benefit Period:

Max Benefit Amount:

SS Integration Method: Full Family

Own Occ Period:

Elimination Period:

Contributory Covg:

Min Benefit Amount:

Product Type: True Group

Policy Status: All Sold Cases

Sales Region: Risk Class: Sales Office: Broker: Underwriter: :

Industry:

50 - Wholesale trade—dur; 51 - Wholesale trade—non; 60 - Depository institution; 72 - Personal services; 73 - Business services; 80 - Health services; 81 - Legal services; 82 - Educational services; 83 - Social services; 86 - Membership organization; 87 - Engineering and management

Monday, July 14, 2003

Report Reference Code: MQ745

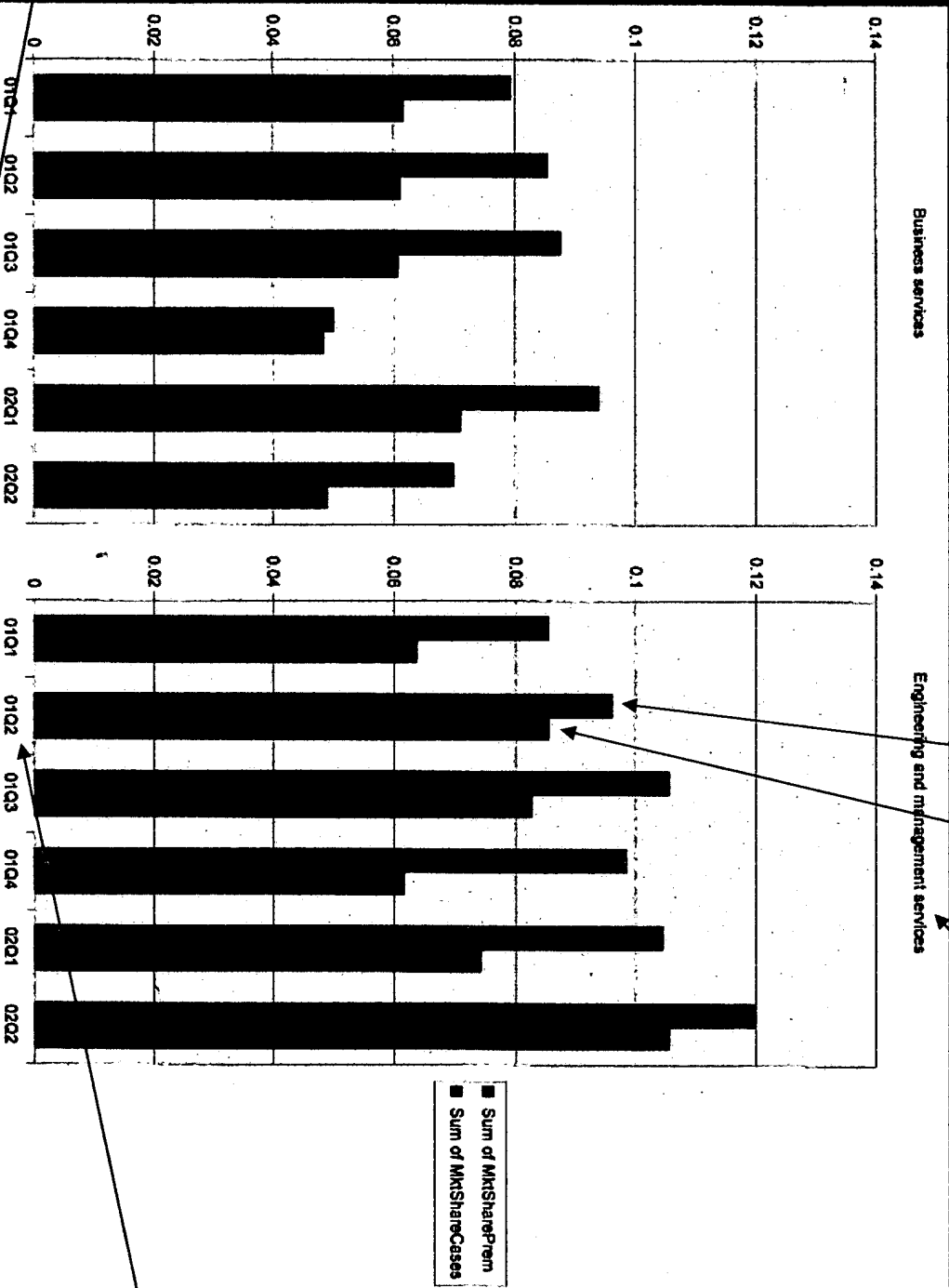
Strictly Confidential Information. Property of Pinnacle Life & Casualty

Calculations of average rate statistics ignore extreme outlier cases.

Page 1 of 1

FIG 34

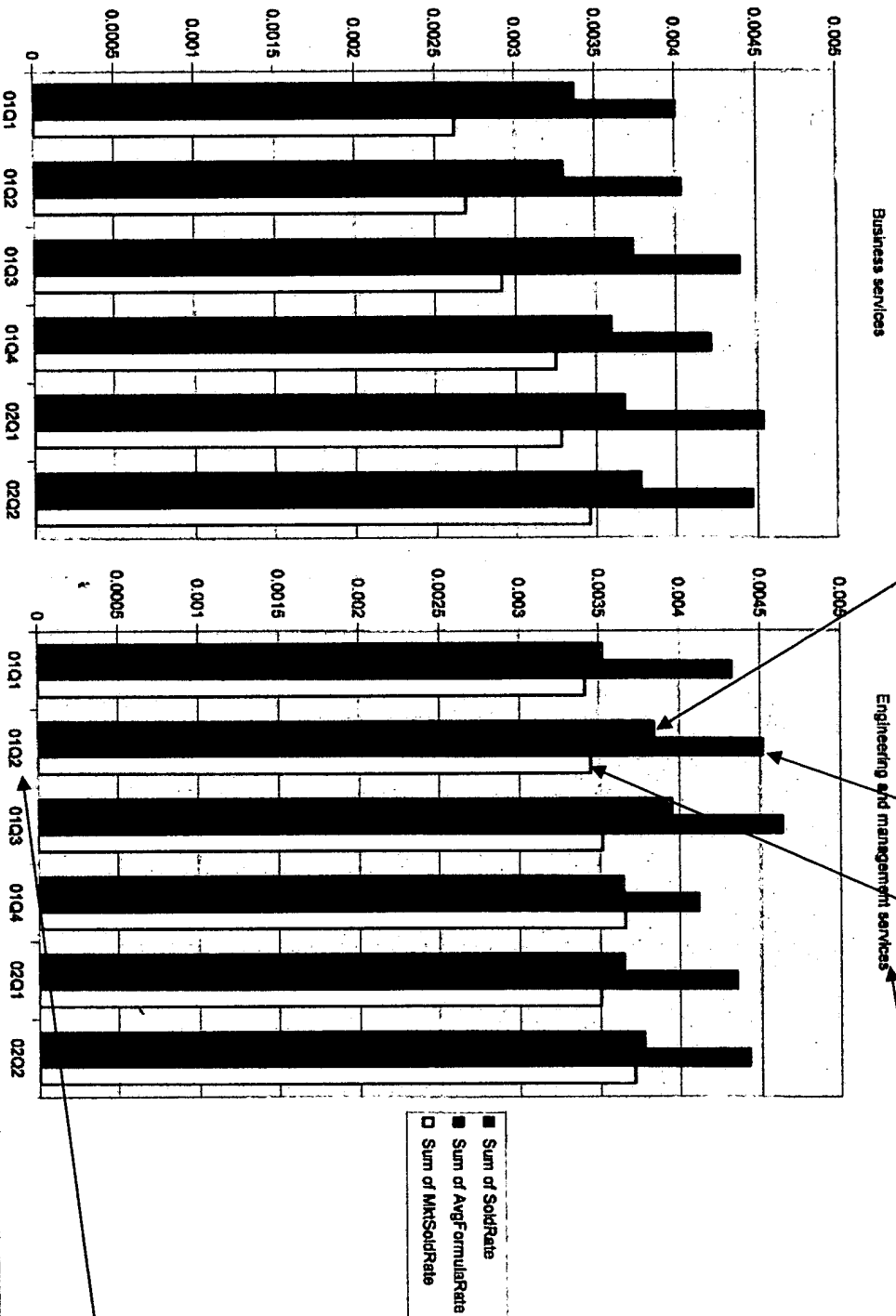
Market Share of Premium & Plans Sold by EffectiveDate Within SIC Sector



26 - 32

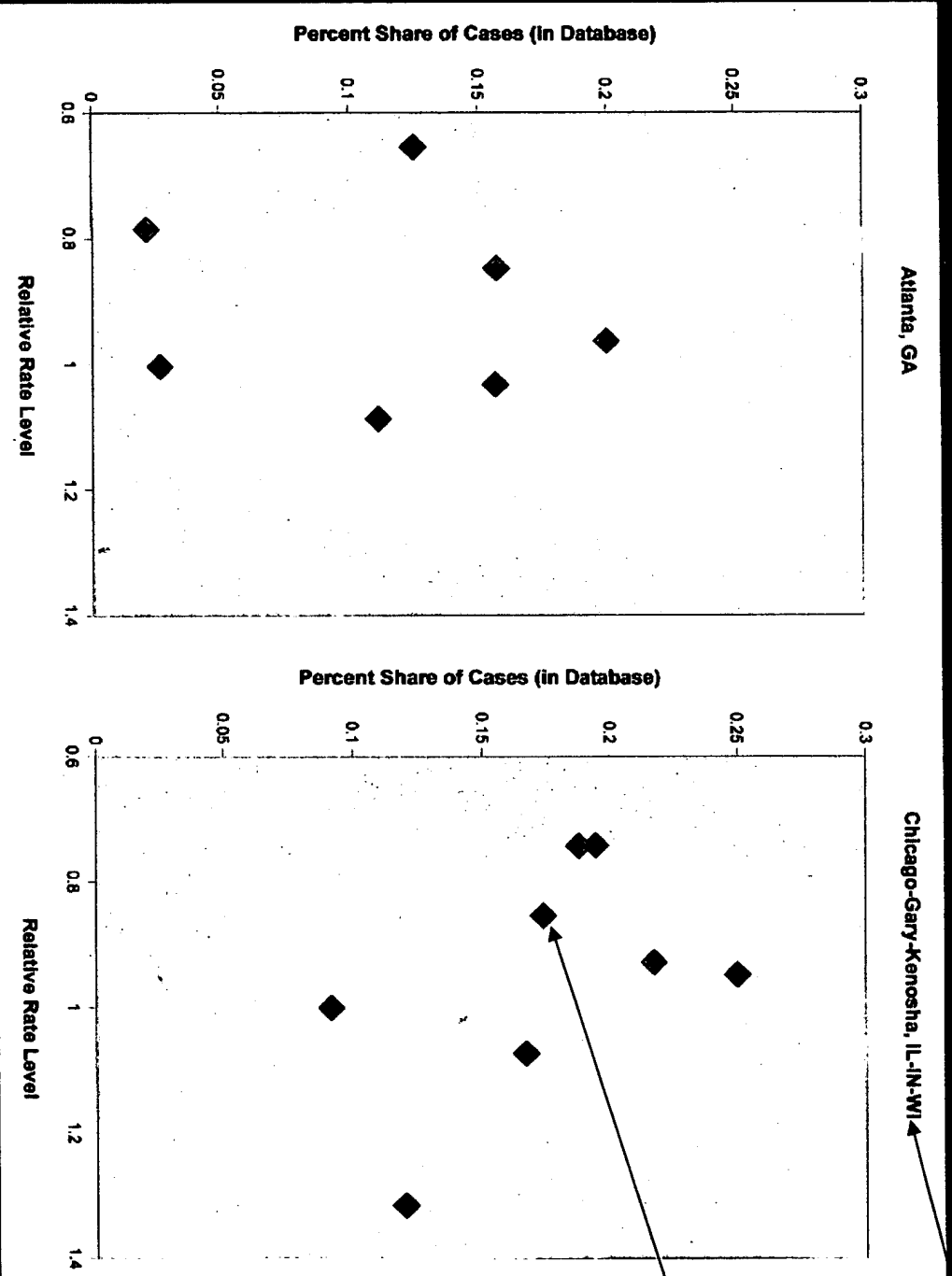
FIG 35

Rate Levels vs. Market Averages by EffectiveDate
Within SIC Sector



(480)

Share of Cases Sold Vs. Relative Rate Level by SIC Sector
Within MSACode



(482)

(481)

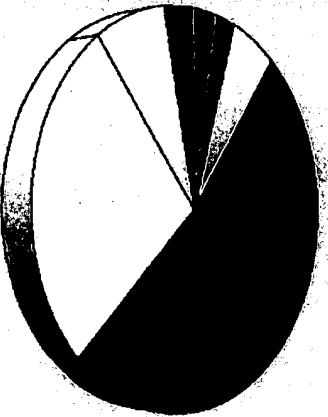
FIG 37

(485)

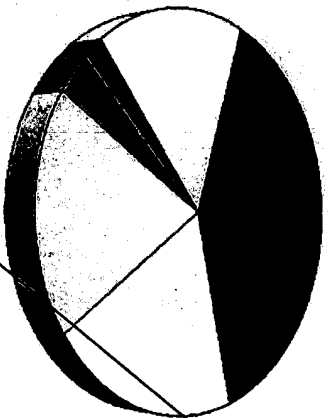
Mix of Sold Case Count by SIC Sector Within MSA Code

(488)

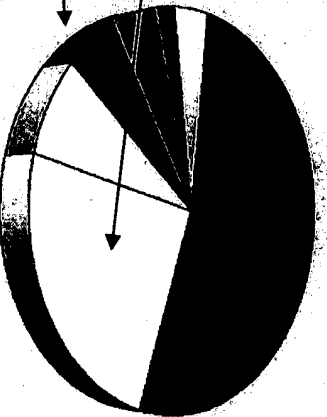
Boston-Worcester-Lawrence, MA -
Market Comparables



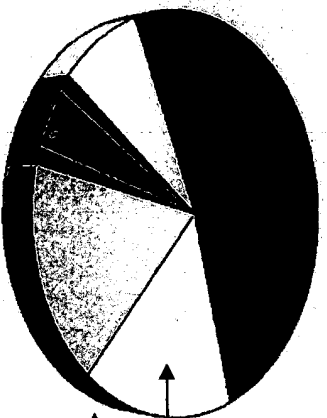
Boston-Worcester-Lawrence, MA -
Pinnacle



Chicago-Gary-Kenosha, IL-IN-WI -
Market Comparables



Chicago-Gary-Kenosha, IL-IN-WI -
Pinnacle



- Business services
- Depository institutions
- Engineering and management services
- Health services
- Legal services
- Membership organizations
- Miscellaneous retail
- Social services
- Wholesale trade—durable goods
- Wholesale trade—nondurable goods

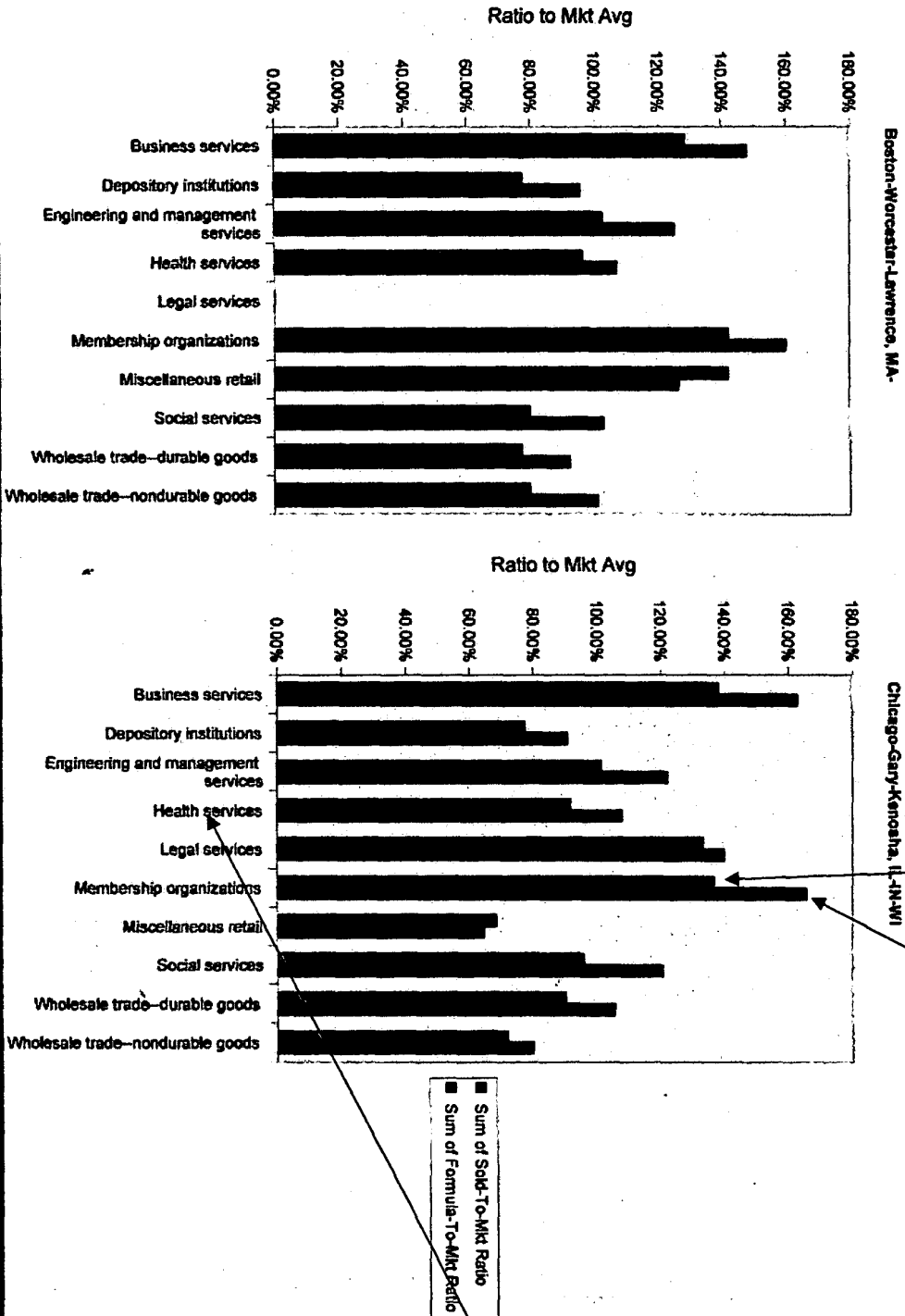
(486)

(489)

(487)

(490)

Rate Ratios to Market Averages by SIC Sector



30 - 32

FIG 39

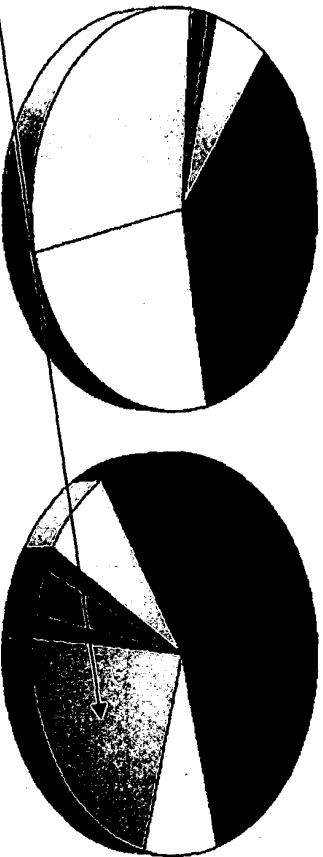
(497)

(496)

Mix of Business Premium by SIC Sector Within MSACode

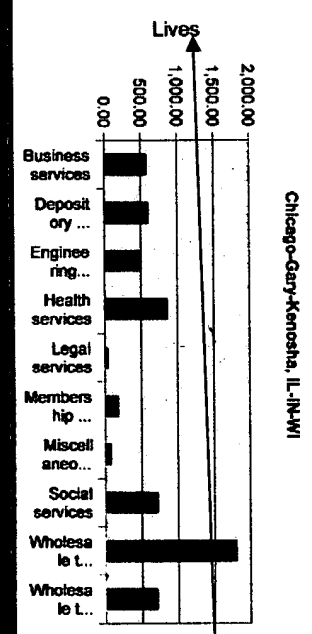
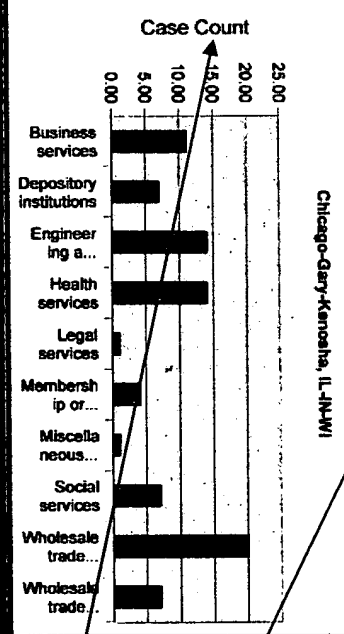
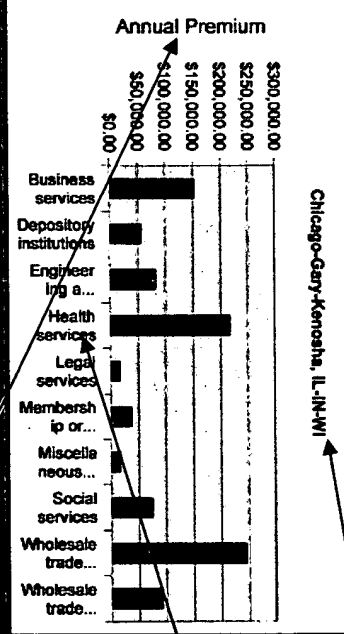
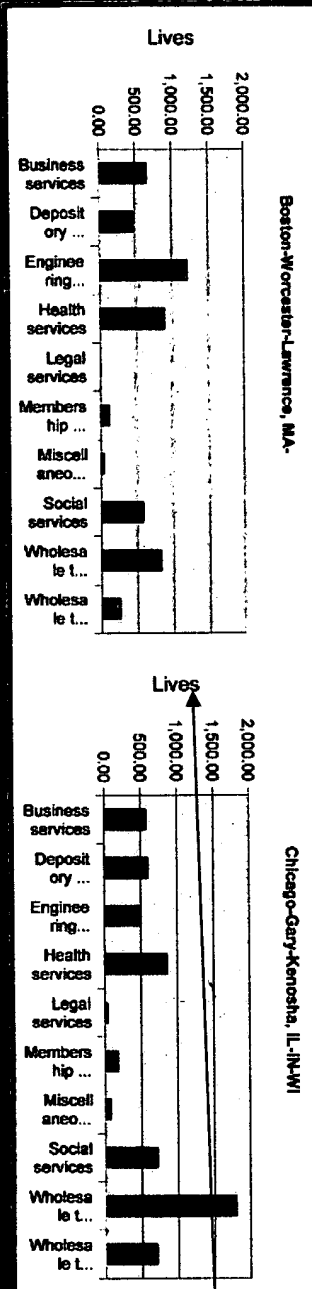
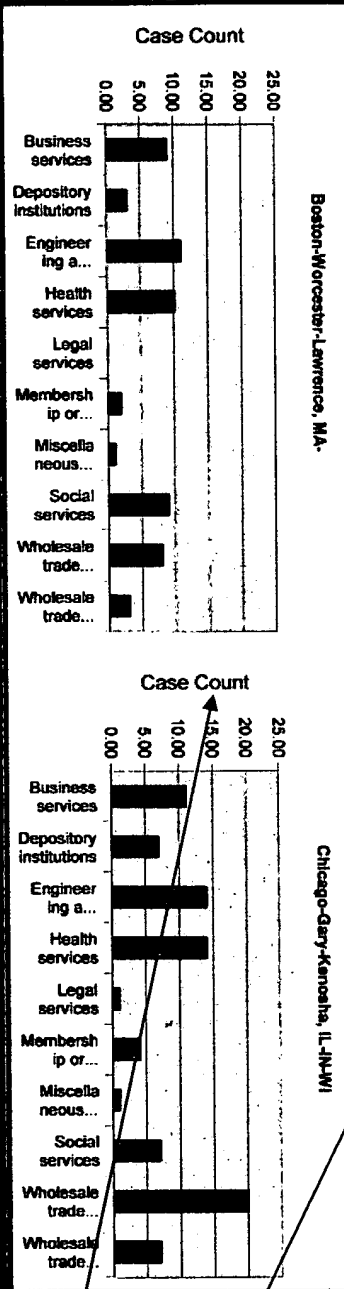
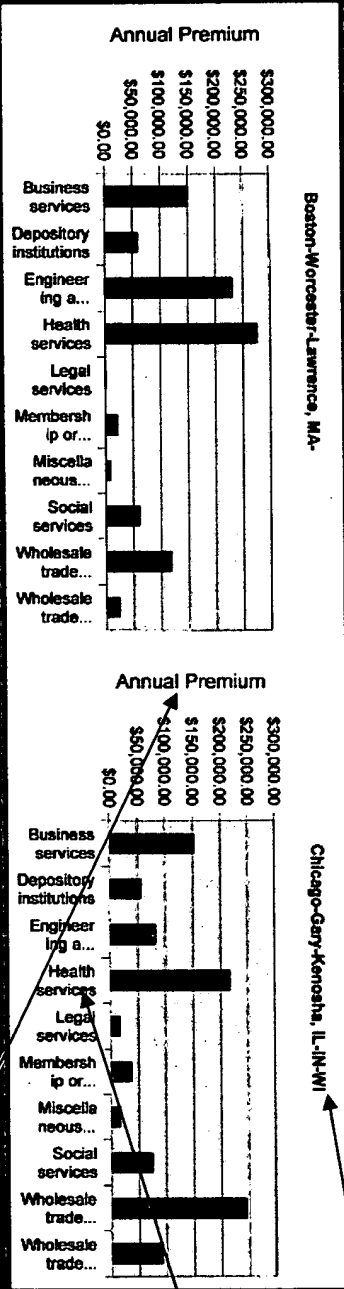
Boston-Worcester-Lawrence, MA- Chicago-Gary-Kenosha, IL-IN-WI

(498)



- Business services
- Depository institutions
- Engineering and management services
- Health services
- Legal services
- Membership organizations
- Miscellaneous retail
- Social services
- Wholesale trade—durable goods
- Wholesale trade—nondurable goods

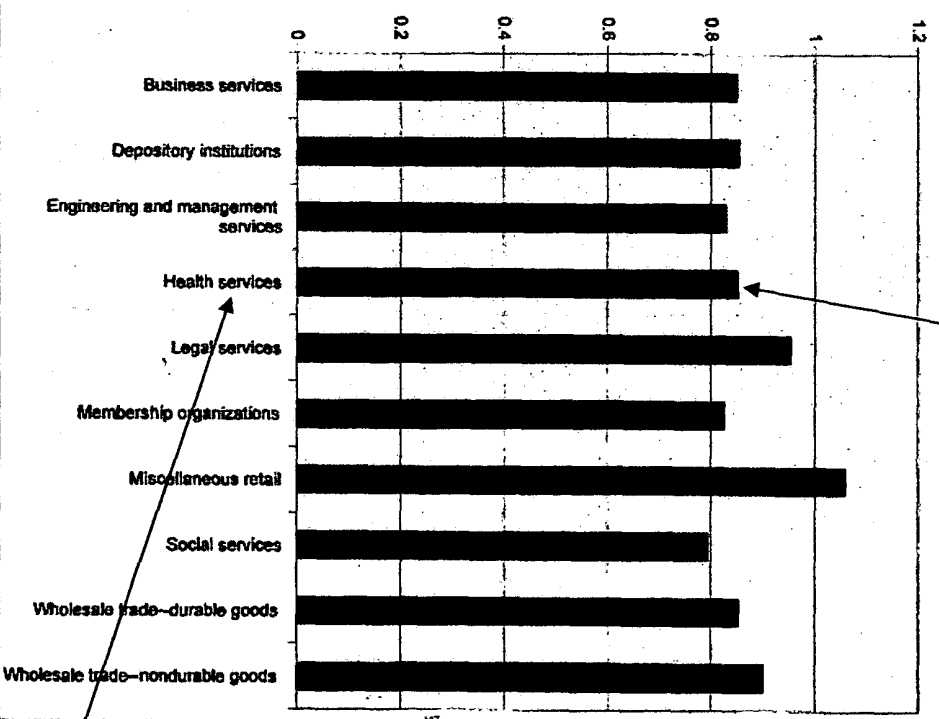
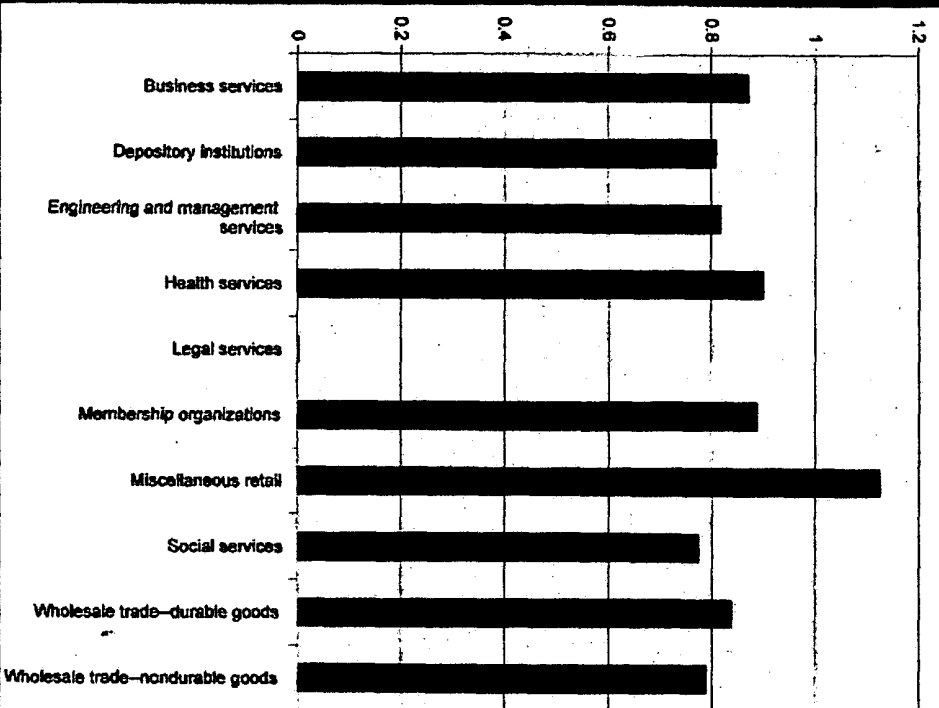
Sold Business Volumes by SIC Sector within MSACode



(501) (502) (503) (504) (505)

(510)

Ratios of Sold Rate to Formula Rate by SIC Sector
Within MSACode



(513)

(511)

(512)